STATE OF WASHINGTON



OFFICE OF INSURANCE COMMISSIONER

In the Matter of)) No. D 06 - 82
The Unity Group, Inc.)) STIPULATION AND ORDER) LEVYING A FINE
Licensee)

STIPULATION BY AGENT

The Unity Group, Inc., (licensee) hereby stipulates to the payment of a fine in the total amount of \$6,000.00 based on the following facts which are hereby acknowledged. Licensee further stipulates and agrees that it will comply with Washington insurance laws and regulations in the future.

- 1. OIC performed an investigation to determine if the licensee was properly disclosing broker fees, commissions, and contingent commissions.
- 2. At the completion of the investigation, it was found that in 59 instances the licensee failed to provide proper disclosure either by not disclosing the fees, not having proper signatures, or by completing the disclosure late. Each such failure to properly disclose was in violation of RCW 48.17.270.
- 3. At the completion of the investigation, it was found that in 22 instances the licensee failed to provide proper disclosure either by not providing a disclosure or by completing the disclosure late. Each such failure to timely disclose was in violation of WAC 284-30-750.

The licensee has engaged in practices that are not in accord with the standards set out in the insurance code of Washington. Accordingly, the licensee enters this Stipulation to the following Order voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of the licensee's license for such conduct. The licensee further stipulates and agrees that the facts of this stipulation may be considered by the Commissioner in any future administrative actions regarding licensee.

Signed this	day of	, 2006.	
		By:	
		The Unity Group, Inc.	
		Robert H. Dale, President	

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ORDER

Pursuant to RCW 48.17.560 and the foregoing Stipulation, the Commissioner hereby imposes a fine in the amount of \$ 6,000.00 upon The Unity Group, Inc.

The fine shall be paid in full within 30 days from the date of this Order. Upon failure to pay the fine, the Commissioner will revoke the license of the licensee and the fine will be recoverable in a civil action brought on behalf of the Commissioner by the Attorney General.

ENTERED AT TUMWATER, WASHINGTON, this 16th day of February, 2006

MIKE KREIDLER Insurance Commissioner

By

JOHN F. HAMJE Deputy Insurance Commissioner Consumer Protection Division

Investigator: Marianne Azevedo

DECLARATION OF MAILING I certify under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery of a true copy of this document to *The Unity Group, Inc.*

Dated: February 16, 2006
At Tumwater, Washington
Victoria Meyer